

Information to identify the case:			
Debtor 1	Scott D Cyphert		
	First Name	Middle Name	Last Name
Debtor 2	Jennifer A Cyphert		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21313-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott D Cyphert

Jennifer A Cyphert

8/13/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Scott D Cyphert
Jennifer A Cyphert
Debtors

Case No. 16-21313-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 13, 2021

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Scott D Cyphert, Jennifer A Cyphert, 239 F Whitestown Village, Butler, PA 16001-6665
14209110	+ AES / PNC Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419
14209111	+ Aes / PNC National City, PO Box 61047, Harrisburg, PA 17106-1047
14209109	+ Aes / Pheaa FRN, Po Box 61047, Harrisburg, PA 17106-1047
14209114	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
14209119	+ National City Mortgage / PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14232950	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14284784	+ Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: mmconnell@baecu.com	Aug 13 2021 23:13:00	Butler Armco Employees Credit Union, 101 Hollywood Drive, P.O. Box 1589, Butler, PA 16003-1589
14209112	EDI: HNDACOM	Aug 14 2021 03:18:00	American Honda Finance, Po Box 168088, Irving, TX 75016
14218513	EDI: HNDACOM	Aug 14 2021 03:18:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14283983	EDI: DIRECTV.COM	Aug 14 2021 03:18:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14209113	+ Email/Text: mmconnell@baecu.com	Aug 13 2021 23:13:00	Butler Armco Employees Credit Union, Po Box

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			1589, Butler, PA 16003-1589
14209115	+ EDI: CAPITALONE.COM	Aug 14 2021 03:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14209116	+ EDI: CAPONEAUTO.COM	Aug 14 2021 03:18:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14233323	EDI: CAPITALONE.COM	Aug 14 2021 03:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14209118	+ EDI: WFNNB.COM	Aug 14 2021 03:08:00	Comenity Bank / Victoria's Secret, Po Box 182125, Columbus, OH 43218-2125
14282610	EDI: Q3G.COM	Aug 14 2021 03:18:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14632329	+ EDI: ECMC.COM	Aug 14 2021 03:18:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14248169	+ EDI: MID8.COM	Aug 14 2021 03:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14288150	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2021 23:13:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14258327	EDI: Q3G.COM	Aug 14 2021 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14209120	+ EDI: RMSC.COM	Aug 14 2021 03:08:00	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14209121	+ EDI: RMSC.COM	Aug 14 2021 03:08:00	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14209122	+ EDI: USAA.COM	Aug 14 2021 03:08:00	USAA Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14209123	+ EDI: CITICORP.COM	Aug 14 2021 03:08:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
14209124	EDI: WFFC.COM	Aug 14 2021 03:18:00	Wells Fargo Dealer Services, Po Box 168048, Irving, TX 75016-8048

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Mortgage Company
cr	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corporation, PO Box 168088, Irving, TX 75016
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14234786	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14209117	##+	Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: aala

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC Mortgage Company agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Jennifer A Cyphert dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Scott D Cyphert dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joshua I. Goldman	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Matthew F. Marshall	on behalf of Creditor Butler Armco Employees Credit Union mmarshall@dmkcg.com jrickabaugh@dmkcg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor American Honda Finance Corporation ecfmil@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9